

In re:  
Caren M Eddington  
Debtor

Case No. 19-12153-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 26, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID	Recipient Name and Address
db	+ Caren M Eddington, 4338 Loring Street, Philadelphia, PA 19136-3928
14307314	+ D. Anthony Sottile Authorized, Agent for Home Point Financial Corp, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
14669266	+ Freedom Mortgage Corporation, C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218
14669410	+ Freedom Mortgage Corporation, c/o Andrew Spivack, Esq, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14306425	+ Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
14301385	Phelan Hallinan, LLP, One Penn Center Plaza, 1617 John F. Kennedy Blvd. Suite 1400, Philadelphia, PA 19103-1814

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 27 2024 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 27 2024 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14301380	+ Email/Text: jvalencia@amhfcu.org	Mar 27 2024 00:29:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14830006	^ MEBN	Mar 27 2024 00:28:33	FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14669267	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 27 2024 00:29:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14301381	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 27 2024 00:29:00	Home Point Financial Corp, Attn: Correspondence, 11511 Luna Rd, Ste 200, Farmers Branch, TX 75234-6451
14310376	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 27 2024 00:29:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
14324775	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 27 2024 00:29:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14301382	^ MEBN	Mar 27 2024 00:28:29	Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043-8228
14304357	Email/PDF: cbp@omf.com	Mar 27 2024 00:44:48	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14301383	+ Email/PDF: cbp@omf.com	Mar 27 2024 00:44:47	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14301386	Email/Text: info@plazaservicesllc.com		

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		Mar 27 2024 00:29:00	Plaza Services, LLC, 110 Hammond Drive, Suite 110, Atlanta, GA 30328
14340827	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2024 00:44:46	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14301384	+ Email/Text: bankruptcygroup@peco-energy.com	Mar 27 2024 00:29:00	Peco Energy, 2301 Market Street, Philadelphia, PA 19103-1380
14301387	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2024 00:44:48	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14306077	+ Email/PDF: ebn_ais@aisinfo.com	Mar 27 2024 00:44:48	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14341173	+ Email/Text: documentfiling@lciinc.com	Mar 27 2024 00:29:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14644505		Freedom Mortgage, Corporation
14669411	*+	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
DAVID M. OFFEN	on behalf of Debtor Caren M Eddington dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Freedom Mortgage Corporation mfarrington@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor Home Point Financial Corporation mimcgowan@raslg.com

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STEPHEN R. STARKS

on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Caren M Eddington  
Debtor(s)

Case No: 19-12153-pmm  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 3/26/24